

STATE OF MICHIGAN  
DEPARTMENT OF LABOR & ECONOMIC GROWTH  
OFFICE OF FINANCIAL AND INSURANCE SERVICES

Before the Commissioner of the Office of Financial and Insurance Services

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In the Matter of: )

Ryan Armbrustmacher )

And )

Spartan Home Mortgage, LLC. )  
\_\_\_\_\_ )

Enforcement Case No. 06-4887

Issued and Entered,  
This 3<sup>rd</sup> day of August, 2007,  
By Peggy L. Bryson,  
Acting Chief Deputy Commissioner

**CONSENT ORDER OF PROHIBITION, CONSENT ORDER OF REVOCATION OF  
FIRST MORTGAGE LICENSE, AND CONSENT ORDER OF REVOCATION OF  
SECONDARY MORTGAGE REGISTRATION**

WHEREAS, based upon information derived from the exercise of its regulatory responsibilities pursuant to the Mortgage Brokers, Lenders, and Servicers Licensing Act ("MBLSLA"), 1987 PA 173, as amended, MCL 445.1651 *et seq.*, and a thorough review of pertinent mortgage documents obtained therewith, the Office of Financial and Insurance Services ("OFIS") has good cause and reason to believe that, RYAN ARMBRUSTMACHER ("ARMBRUSTMACHER"), former employee and loan officer of CBB, Inc. D/B/A Bretlin Home Mortgage, and current president and 99% shareholder of Spartan Home Mortgage, LLC ("SPARTAN"), has engaged in fraud and that there are, therefore, grounds to initiate an administrative prohibition proceeding against him, pursuant to MCL 445.1668a; and,

WHEREAS, SPARTAN was granted a mortgage broker and lender license on October 28, 2004, pursuant to the MBLSLA, and a secondary mortgage broker and lender registration on November 22, 2004, pursuant to the Secondary Mortgage Loan Act ("SMLA"), 1981 PA 125, as amended, MCL 493.51 *et seq.*; and,

**WHEREAS**, the grounds to initiate an administrative prohibition proceeding against ARMBRUSTMACHER also constitute grounds to initiate an administrative revocation proceeding against SPARTAN to revoke its first mortgage license and secondary mortgage registration; and,

**WHEREAS**, OFIS staff and ARMBRUSTMACHER have discussed the facts, circumstances, and allegations surrounding this matter and ARMBRUSTMACHER expressed his desire to cooperate with the OFIS and to avoid the time and expense of such administrative prohibition and revocation proceedings; and,

**WHEREAS**, OFIS staff and ARMBRUSTMACHER have further conferred for purposes of resolving this matter and determined to settle this matter as set forth herein; and,

**WHEREAS**, by affixing his signature to the attached VOLUNTARY CONSENT TO ENTRY OF CHIEF DEPUTY COMMISSIONER'S ORDER OF PROHIBITION, ORDER OF FIRST MORTGAGE LICENSE REVOCATION, AND ORDER OF SECONDARY MORTGAGE REGISTRATION REVOCATION, incorporated herein by this reference, ARMBRUSTMACHER has consented, without adjudication of the merits and without admitting that such grounds exist, to the issuance of this CONSENT ORDER OF PROHIBITION, CONSENT ORDER OF FIRST MORTGAGE LICENSE REVOCATION, AND CONSENT ORDER OF SECONDARY MORTGAGE REGISTRATION REVOCATION ("Order") by the chief deputy commissioner of the OFIS with the intent to be legally bound hereby, and has agreed to comply with each and every provision of this Order, and has waived and relinquished any and all rights he or SPARTAN may now or hereafter have (a) to be served with a written notice of the OFIS' charges against him, pursuant to MCL 445.1668a(2), MCL 445.1662(1), or MCL 493.61(1); (b) to an informal opportunity to show compliance pursuant to MCL 24.292; (c) to a hearing pursuant to MCL 445.1668a(2), MCL 445.1662(2), or MCL 493.61(2) for the purpose of taking evidence with respect to any matter implied or set forth in this Order; (d) to obtain judicial review of this Order or any provision hereof, including, without limitation, any such right provided by MCL 24.301 or otherwise; and (e) to challenge or contest in any matter the basis, issuance, validity, effectiveness, or enforceability of this Order or any provision hereof.

  
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**NOW THEREFORE**, prior to taking any testimony or adjudication of or finding on any issue of fact or law herein, and without this Order constituting an admission by ARMBRUSTMACHER of any allegation made or implied by the OFIS in connection with this proceeding, and solely for the purposes of settlement of this proceeding without protracted or extended hearing or testimony:

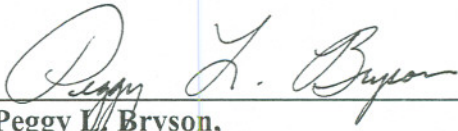
**IT IS HEREBY ORDERED**, that:

1. ARMBRUSTMACHER is hereby and henceforth prohibited from being employed by, an agent of, or control person of a licensee or registrant under the MBLSLA, or a licensee or registrant under a financial licensing act.
2. The first mortgage broker and lender license and secondary mortgage broker and lender registration issued to SPARTAN is hereby revoked. Forthwith, SPARTAN shall cease and desist from engaging in any activity requiring licensure or registration under the MBLSLA or SMLA, and deliver to the commissioner its original first mortgage license certificate and original secondary mortgage registration certificate.
3. Any violation of this Order shall separately subject ARMBRUSTMACHER to appropriate criminal penalties under MCL 445.1668d, MCL 445.1679, or MCL 493.77.
4. ARMBRUSTMACHER shall promptly respond to any request from the OFIS for documents, testimony, and other requests for information that the OFIS requests to demonstrate to the satisfaction of the commissioner that ARMBRUSTMACHER and SPARTAN is in full compliance with this Order.
5. This Order is for the purpose of resolving OFIS' enforcement matter only, and does not release, discharge, compromise, settle, dismiss, resolve, or in any way affect any other actions, charges against, or liability of ARMBRUSTMACHER that may hereafter arise pursuant to this action, or that may be or have been brought by any other governmental entity based upon the underlying facts and circumstances hereof.
6. This Order shall be and is effective and enforceable on the date it is issued, as shown in the caption hereof.
7. This Order shall remain effective and enforceable until terminated, modified, set aside, or suspended in writing by the commissioner.

**IT IS SO ORDERED.**

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OFFICE OF FINANCIAL AND  
INSURANCE SERVICES

By:   
Peggy L. Bryson,  
Acting Chief Deputy Commissioner

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